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} Re: MANUEL AREBALO AND LIHUA AREBALO

Dear Sir/Madam:

Please take notice that my office is retained by Lihua and Manuel AREBALO for matters in connection with voluntary joint chapter 13 bankruptcy application under 11 U.S.C. § 302(a).

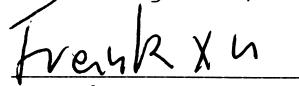
Enclosed please find the following:

1. A bank check for filing and administrative fees in the amount of \$274;
2. Debtor's voluntary petition, official form 1;
3. Statement of social security number, official form 21;
4. Statement of Compliance with credit counseling requirement, Exhibit D to official form 1,
5. Certificates of credit counseling;
6. Statement of current monthly income, official form 22C;
7. Schedule of assets and liabilities, and executory contracts, official form 6;
8. Statement of financial affairs, official form 7;
9. Copies of form W-2 as evidence of payment from employers;
10. A copy of tax return for year 2008;
11. Disclosure of compensation of attorney for debtor, form B 203.

This voluntary petition marks the commencement of the case and automatic stay. As debtor's attorney, I will submit a plan within time limitation allowed under applicable bankruptcy procedural law. Fed.R.Bankr.P. 3015.

Dated: NEW YORK NEW YORK
MAY 1, 2009

Best regards,


Frank Xu, Esq